State of Idaho

DEPARTMENT OF INSURANCE

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NEWS RELEASE

FOR IMMEDIATE RELEASE

December 11, 2008

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HOLIDAY MISHAPS

Review Insurance Coverages for Holiday Needs

BOISE ID (December 11, 2008) – Holiday season mishaps might be humorous in movies like National Lampoon's "Christmas Vacation" and "A Christmas Story." They are not so funny when they happen to you. Department of Insurance Director Bill Deal suggests consumers take time to review potential mishaps and understand how their insurance might apply.

"Check with your insurance agent regarding coverage limitations if your holiday plans include travel outside the United States," said Deal. "Most policies afford coverage while driving in Canada, but not in Mexico."

Christmas presents left unattended in a vehicle are prime targets for theft. Standard homeowners and renter's insurance policies provide coverage for this peril, subject to the policy deductible and coverage limits.

"Keep your walks and driveways clear of ice and snow so that holiday guests do not slip and fall on your property." cautioned Deal. Standard homeowner's policies provide limited medical payments coverage for visitors to your home.

Outdoor holiday decorations and Christmas gifts under the tree are covered under a standard homeowner's or renter's policy subject to the deductible and any limits that apply.

Most health insurance policies provide coverage for urgent care and emergency room visits while traveling if they provide for such coverage at home. If you plan to travel, take your health insurance information for all family members with you.

Idahoans are encouraged to contact the Department with any questions or concerns about their insurance policies. Visit the website at www.doi.idaho.gov, or call 800-721-3272 toll-free statewide, or 334-4250 in Boise.

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